

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Philip J. Terravecchia Jr.**  
**aka Phil J. Terravecchia Jr.**  
**Susan L. Terravecchia**  
Debtor(s)

Bankruptcy Case No.: 19-22451-CMB  
Per December 19, 2019 Proceeding  
Chapter: 13  
Docket No.: 32 - 2, 22  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 19, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,215.00 as of January, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: IRS (Cl. #4); PA Dept. of Revenue (Cl. #6); US Bank (Cl. #23) .
- ☒ H. Additional Terms: Fayette County Tax Claim Bureau (Cl. #17) governs for 2018 and before. Plan governs as to 2019 Real Estate Tax.

The secured claims(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: One Main Financial (Cl. #10), payment determined by Trustee.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: December 27, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Philip J. Terravecchia, Jr.  
 Susan L. Terravecchia  
 Debtors

Case No. 19-22451-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 58

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.  
 db/jdb

+Philip J. Terravecchia, Jr., Susan L. Terravecchia, 174 Coal Street,  
 Lemont Furnace, PA 15456-1080  
 15073293 AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183  
 15073292 Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091  
 15073295 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982234, El Paso, TX 79998-2234)  
 15097351 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 15123838 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 15073301 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,  
 Uniontown, PA 15401-3514  
 15073302 Fayette EMS, P.O. Box 862, Connellsville, PA 15425-0862  
 15073303 Foundation Radiology Group, PC, 75 Remittance Drive--Dept. 6757, Chicago, IL 60675-6757  
 15073304 Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500  
 15073308 +KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street,  
 Philadelphia, PA 19106-1538  
 15073309 +Linebarger Goggan Blair & Sampson, 75 South Houcks Road--Suite 301,  
 Harrisburg, PA 17109-2835  
 15073312 +Mariner Finance, 1155 Washington Pike--Suite 60, Bridgeville, PA 15017-2827  
 15073311 +Mariner Finance, 45 West Main Street, Uniontown, PA 15401-3341  
 15084232 +Nelnet on behalf of ASA, American Student Assistance, PO Box 16129,  
 St. Paul MN 55116-0129  
 15073316 +North Union Township, James ~Mari, 1197 Connellsville Road, Lemont Furnace, PA 15456-1071  
 15084167 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 15073305 +Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438  
 15073322 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd.--Suite 300,  
 Highlands Ranch, CO 80129-2386  
 15073321 +Stephen Selinger, Esq., 140 Broadway--26th Floor, New York, NY 10005-1108  
 15112826 U.S. Bank National Association, as Trustee, for Ma, c/o Ditech Financial LLC, PO Box 12740,  
 Tempe, AZ 85284-0046  
 15073323 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596  
 15073324 +Vantage Acceptance, 5950 Canoga Avenue--Suite 300, Woodland Hills, CA 91367-5011  
 15073326 Weltman, Weinberg & Reis, 436 Seventh Avenue--Suite 2500, Pittsburgh, PA 15219-1842  
 15090666 +Wilmington Savings Fund Society,, FSB Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 28 2019 02:27:59  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15073294 E-mail/Text: bankruptcy@sccompanies.com Dec 28 2019 02:23:10  
 AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045  
 15073296 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 28 2019 02:25:04  
 Blair/Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043,  
 Columbus, OH 43218-3043  
 15073297 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 28 2019 02:27:21 Capital One,  
 P.O. Box 30285, Salt Lake City, UT 84130-0285  
 15081259 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 28 2019 02:27:56  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15095549 +E-mail/Text: bankruptcy@sccompanies.com Dec 28 2019 02:25:49 Country Door,  
 c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849  
 15073298 E-mail/PDF: creditonebknotifications@resurgent.com Dec 28 2019 02:28:04 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 15073299 E-mail/Text: mrdiscen@discover.com Dec 28 2019 02:24:58 Discover Bank, P.O. Box 30421,  
 Salt Lake City, UT 84130-0421  
 15076585 E-mail/Text: mrdiscen@discover.com Dec 28 2019 02:24:58 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15073300 E-mail/Text: bankruptcy.bnc@ditech.com Dec 28 2019 02:25:02 Ditech Financial, LLC,  
 Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154  
 15095550 +E-mail/Text: bankruptcy@sccompanies.com Dec 28 2019 02:25:49 Ginny's,  
 c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849  
 15073306 E-mail/Text: cio.bncmail@irs.gov Dec 28 2019 02:25:01 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 15073307 E-mail/PDF: gecsedirecoverycorp.com Dec 28 2019 02:28:41 JC Penney/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 15076819 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 28 2019 02:27:29 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15073310 E-mail/PDF: gecsedirecoverycorp.com Dec 28 2019 02:28:32 Lowe's/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 15073313 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 28 2019 02:25:17 Midland Funding,  
 2365 Northside Drive--Suite 300, San Diego, CA 92108-2709  
 15105199 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 28 2019 02:25:17 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011

District/off: 0315-2

User: dric  
Form ID: 149

Page 2 of 3  
Total Noticed: 58

Date Rcvd: Dec 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15073314 E-mail/Text: bankruptcy@sccompanies.com Dec 28 2019 02:25:49 Montgomery Ward,  
1112 7th Avenue, Monroe, WI 53566-1364  
15095548 +E-mail/Text: bankruptcy@sccompanies.com Dec 28 2019 02:25:49 Montgomery Ward,  
c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849  
15081464 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Dec 28 2019 02:25:48 NAVY FEDERAL CREDIT UNION,  
P O BOX 3000, MERRIFIELD, VA 22119-3000  
15073315 E-mail/Text: electronicbkydocs@nelnet.net Dec 28 2019 02:25:22 Nelnet Student Loan Trust,  
Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505  
15073317 E-mail/PDF: cbp@onemainfinancial.com Dec 28 2019 02:27:15 One Main Financial,  
P.O. Box 3251, Evansville, IN 47731-3251  
15089385 +E-mail/PDF: cbp@onemainfinancial.com Dec 28 2019 02:27:50 OneMain, PO Box 3251,  
Evansville, IN 47731-3251  
15073318 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2019 02:25:11 PA Department of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
15108916 E-mail/Text: bnc-quantum@quantum3group.com Dec 28 2019 02:25:06  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
15108915 E-mail/Text: bnc-quantum@quantum3group.com Dec 28 2019 02:25:06  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
15073319 E-mail/Text: bkdepartment@rtresolutions.com Dec 28 2019 02:25:24 Real Time Resolutions,  
1349 Empire Central--Suite 150, Dallas, TX 75247-4029  
15111744 E-mail/Text: bkdepartment@rtresolutions.com Dec 28 2019 02:25:24  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
15073320 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Dec 28 2019 02:25:50  
Receivables Management Partners, Attention: Bankruptcy, P.O. Box 349,  
Greensburg, IN 47240-0349  
15074541 +E-mail/PDF: gecsed@recoverycorp.com Dec 28 2019 02:27:53 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15106138 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 28 2019 02:28:51 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
15073325 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 28 2019 02:23:11  
Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500,  
Weldon Springs, MO 63304-2225  
15073327 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 28 2019 02:25:05 Woman Within/Comenity Bank,  
Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
cr Specialized Loan Servicing, LLC, As Servicer For W  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Daniel R. White on behalf of Plaintiff Philip J. Terravecchia, Jr. zmwchapter13@gmail.com,  
gianna@zeblaw.com/sheila@zeblaw.com/r63228@notify.bestcase.com  
Daniel R. White on behalf of Debtor Philip J. Terravecchia, Jr. zmwchapter13@gmail.com,  
gianna@zeblaw.com/sheila@zeblaw.com/r63228@notify.bestcase.com  
Daniel R. White on behalf of Joint Debtor Susan L. Terravecchia zmwchapter13@gmail.com,  
gianna@zeblaw.com/sheila@zeblaw.com/r63228@notify.bestcase.com

District/off: 0315-2

User: dric  
Form ID: 149

Page 3 of 3  
Total Noticed: 58

Date Rcvd: Dec 27, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Daniel R. White on behalf of Plaintiff Susan L. Terravecchia zmwchapter13@gmail.com,  
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Specialized Loan Servicing, LLC, As Servicer For  
Wilmington Savings Fund Society, FSB, DBA, Christina Trust, Not In Its Individual Capacity, But  
Solely In Its Capacity As Owner Trustee For WF 19 Grant kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8